galeandphillipson
managing your wealth

GaleandPhillipson.co.uk

Gale and Phillipson Overview and Services

About Gale and Phillipson.

Gale and Phillipson is an independent whole-of-market financial planning and investment management firm, offering services to personal, corporate and trustee clients throughout England.

Dating back to 1905, Gale and Phillipson has a strong history and enviable reputation for providing innovative, professional and secure financial planning and wealth management solutions.

Our services include comprehensive and focused financial planning, a whole-of-market discretionary cash management service and discretionary investment management services and an advisory investment management service, which are designed to meet both simple and complex client needs.

Our team includes experts from investment management, high net worth banking, actuarial and financial planning backgrounds.

With offices in London, North Yorkshire and Newcastle upon Tyne, we serve clients throughout the UK.

Our commitment to our clients

» **Working with you to understand your financial objectives**

» **Providing clear explanations**

» **Delivering on our promises**

» **Being approachable and straightforward**

» **Applying our skills and experience to provide the best solutions for your financial needs**

» **Secure and safe handling of your money and your information**

» **Commitment to transparent and competitive costs and charges**

Whether there has been a major event in your life or you're just reconsidering your plans for the future, independent financial advice can help you make the right decisions to help you achieve your financial goals.

WHY WE'RE DIFFERENT

Independent financial planning and investment solutions

As a whole of market firm, we consider all investment and financial planning options available to you, not just a favoured few. Together with our success in developing innovative investment services, we have a long history of helping clients create and protect their wealth through holistic financial planning.

We are now able to provide a holistic financial and investment approach which combines Financial Planning, Investment Management and Cash Management solutions.

Research, insight and expertise

Our team are recruited for their skills and knowledge of financial planning and investments, alongside their commitment to providing excellent service to clients. Our financial advisers, mortgage advisers and investment analysts have a vast wealth of experience of dealing with clients with a range of financial objectives, and are either highly qualified specialists in their own fields, or Chartered Financial Planners, with a wealth of qualifications and advice specialisms.

Furthermore, our continuous professional development programme means all of our team are constantly updating their knowledge to meet changing legislation and the changing face of financial planning and investment management.

About our services

Independent or Restricted? The Financial Conduct Authority categorises financial advisers into distinct groups - Independent or Restricted.

Gale and Phillipson is a firm of Independent Financial Advisers and is able to consider all types of retail investment products from all product providers across the whole of the market which could meet your needs and objectives. We are fully committed to remaining independent in the future because we genuinely place the client at the heart of our business.

INSURANCE

☑ **We offer products from a range of insurers for life, critical illness, income protection insurances, private medical insurance and household insurance**

☒ We only offer products from a limited number of insurers

☒ We only offer products from a single insurer

INVESTMENT

☑ **We offer products from the whole market**

☒ We only offer products from a limited number of companies

☒ We only offer products from a single group of companies

enquiries@GaleandPhillipson.co.uk

Which services will we provide you with?

Investment

Independent Advice. We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

No advice. You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Restricted Advice. We will advise and make a recommendation for you after we have assessed your needs, but only offer advice on limited types of products, or products from one company or a limited number of companies.

Insurance

We will advise and make a recommendation for you after we have assessed your needs for life, critical illness, income protection insurances, private medical insurance and household insurance.

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages

Your adviser may be able to provide advice regarding mortgages and will arrange this under a separate agreement.

Financial planning services

We provide a wide range of financial planning services to help you manage your financial affairs to meet your life objectives.

Whether you are new to financial planning or you need us to review your existing financial arrangements, we provide straightforward financial planning advice on a number of areas:

- » Savings and investments planning
- » Protection planning
- » Estate and inheritance tax planning
- » Pension and retirement planning
- » Care planning
- » Mortgages
- » Tax planning

Cash management services

Our whole of market cash management service is designed to ensure your cash earns consistently competitive interest, is monitored constantly for security and saves you time, effort and worry.

The service works by researching and selecting the most suitable accounts for you from the whole of the savings market. We choose competitive accounts for you from reputable institutions. We move the money when rates change and new opportunities arise. We arrange the paperwork and we keep you informed.

Investment management services

We provide an innovative, integrated and comprehensive range of investment services to help you with retirement planning.

These can help you to ensure your investments achieve tax efficiency, appropriate sector allocation and risk profile, appropriate liquidity and term, competitive levels of charge and efficient administration.

Our investment service allows use of main tax wrappers including ISAs, pensions and offshore bonds and is designed to deliver competitive overall costs. We help you manage your assets in a coordinated, cost-effective way. Our in-house investment specialists work with your financial adviser to provide them with a good understanding of all investment decisions made for your investments.

We offer two types of investment service:

» **A discretionary investment management service.**
Our Investment Team actively manage your investment portfolio on a quarterly basis. They can react quickly to situations as they develop, and implement changes to your portfolio as appropriate. Your adviser will choose either a completely Bespoke Portfolio or a Managed Portfolio of which are dependent upon your needs.

» **An advisory investment management service.**
Our Investment Team review your investments with you on an annual basis. You make the final decision on individual investment purchases and sales.

Mortgage assistance

Is it time to spread your wings? Our experienced advisers can provide specialist mortgage advice and recommendations for you at any stage of homebuying.

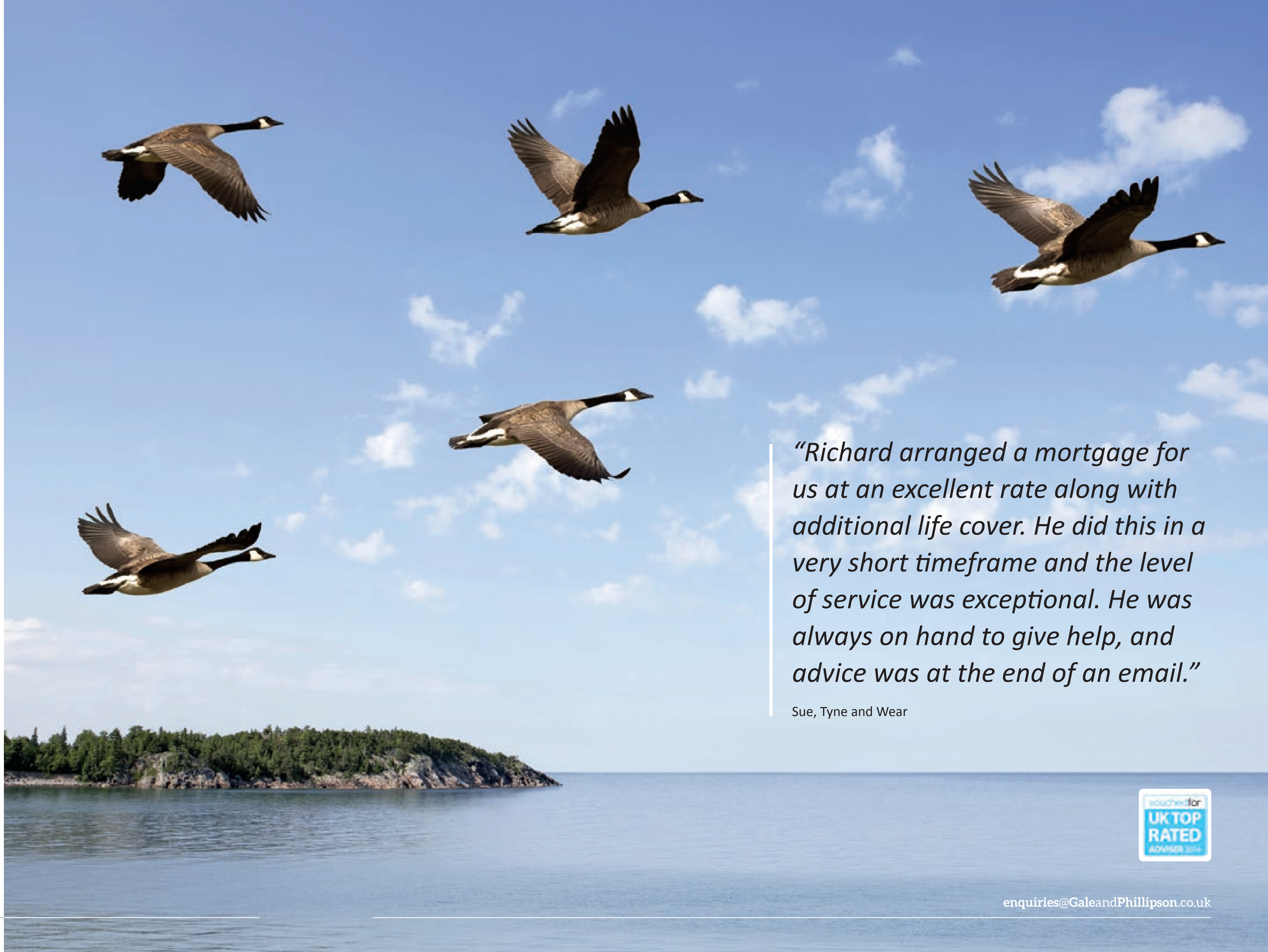
With so many lenders to choose from, you want the most suitable mortgage or remortgage deal – no matter what your buying circumstances are. We are fully independent and will provide you with a first class recommendation and report service – working with you to analyse your mortgage needs and make suitable recommendations, or review existing mortgage and insurance arrangements to confirm their continuing suitability.

Our Mortgage Advisers can help with:

» **Research**
Sourcing the most suitable mortgage deal for you from the "whole of market", giving you access to competitive deals for 'Accident, sickness, unemployment and redundancy cover' and 'Buildings and Contents Insurance'.

» **Agreements and applications**
Agreeing a mortgage agreement in principle to strengthen your property offer. Facilitating the mortgage application process, dealing with any paperwork and liaising with solicitors and estate agents on your behalf.

» **Specialist properties**
Advice on the many types of complex and specialist arrangements, including self-build and conversions, holiday homes and equity release.



"Richard arranged a mortgage for us at an excellent rate along with additional life cover. He did this in a very short timeframe and the level of service was exceptional. He was always on hand to give help, and advice was at the end of an email."

Sue, Tyne and Wear

How we work

If you choose to engage with our financial and investment services, we can work with you as follows:

One-off initial advice

We appreciate you may only need limited financial analysis and recommendations. In which case, our initial advice will be appropriate for you based on your requirements and circumstances at that time. Any initial advice will be for specific immediate requirements and may not be suitable for a later date unless you specifically ask us to do this. You may wish to ask us carry out a review as and when other financial planning matters arise in the future.

Ongoing advice service
(Partnership Service)

Regardless of your financial circumstances, much can change over a period of time. If you want to build on and protect your financial position, we can work with you on an ongoing basis. In addition to any initial advice we provide, we can work with you on an ongoing basis to provide further work to review and look after you and your existing financial planning arrangements/investments. By reviewing your financial goals, we can reflect any changes in your personal situation over time in to your financial plan. This way you can enhance your efficiency, prepare for the unexpected and make sure your objectives remain on target and achievable.

OUR FOUR STEP PLANNING PROCESS

1. Getting to know you

- Establish your goals and objectives
- Information gathering
- Agree remuneration method
- Initial meeting
- Service / Fee Agreement

2. Research, analysis & advice

- Review existing plans and arrangements
- Whole of market research
- Recommend a financial plan (including Cash Management service where relevant)
- Build Recommendation

3. Implementation of advice

- Implement financial plan
- Liaise with product providers
- Complete documentation
- Suitability Report

4. Ongoing service

- Assess continued suitability
- Ongoing access to adviser
- Review objectives and attitude to risk
- Client / Adviser Relationship

Building specialist connections

In many areas of managing your financial objectives, we work with other professional connections to provide additional expertise, i.e. on areas such as tax or estate protection.

As well as making no cost introductions to experienced associates from our wide network of professional contacts (such as local accountants and estate agents), our advisers can help in:

» **Arranging surveys**

» **Instructing solicitors**

» **Arranging insurance deals**

> *"I have always found the team at Gale and Phillipson, who are all experienced and qualified advisers, to be of an extremely high standard both in delivery of financial advice and in their approach in dealing with clients of all ages.*
>
> *They provide a totally impartial service with extremely clear advice of charging and with clear and transparent information resulting in creative solutions to financial problems."*
>
> Andrew Way, Latimer Hinks Law Firm

"Paul carefully and patiently listened to my needs, the family situation and a chunk of history. He reviewed the papers and assessed my appetite to risk.

Over the next few weeks Paul investigated all of my options and wishes, however unorthodox, carefully steering me through the costs and implications of each choice and arriving at a proposed, perfect solution.

I cannot recommend Gale and Phillipson highly enough; rather than a one size fits all, I know I have a solution that is genuinely tailored to mine and my family's needs both now and in the long term."

Dianne Sharp, Sunderland

Why choose Gale and Phillipson?

Helping you to meet your financial objectives and goals

Offering you value for money and peace of mind

Freeing up your time and removing the hassle of undertaking research and liaising with financial providers

Contact Gale and Phillipson

For more information about our services, please call and speak to one of our experienced team, email your enquiry or find out more on our website.

For help and advice, please contact us

Borehamwood:
020 8238 6363

Camberley:
01276 23333

London:
020 7483 4488

Newcastle:
0191 468 2500

Northallerton:
01609 760960

Richmond:
01748 825971

Swanley:
01322 666000

West Wickham:
020 8777 5993

Email our specialist advisers

enquiries@GaleandPhillipson.co.uk

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